



look
forward to
retirement!

Investment Fees

AIG Retirement



ING

Nationwide
Retirement Solutions

Asset Class	Sub Class	Fund Name	Fees		Fund Name	Fees		Fund Name	Fees		Fund Name	Fees	
Principal Protection	Stable Value	AIG Retirement Fixed Interest Option	None		Hartford General "Declared Interest" Account	None		ING Fixed Account 457/401(a)	None		Nationwide Fixed Account	None	
	Money Market	Am Century Capital Preservation Money Market	fund	.48%	-----			-----			-----		
Fixed Income Funds	Government	JP Morgan Mortg.-B Secs A	fund	.65%	Hartford Mortgage Securities HLS	fund	.49%	ING GNMA Income I	fund	.65%	Principal Inv Bond & Mortgage Select	fund	.90%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	.80%		total	.49%		total	.75%		total	1.09%
		-----			PIMCO Real Return	fund	.70%	-----			-----		
			provider			total	.70%						
	Inter-Term (high quality)	Franklin Total Return A	fund	.85%	Hartford Total Return Bond HLS	fund	.50%	Fidelity VIP Inv Grade Bond Port I	fund	.44%	Western Asset Core Bond FI	fund	.72%
			Provider	.15%		provider	0		provider	.10%		provider	.19%
			total	1.00%		total	.50%		total	.54%		total	.91%
	High Yield	Am Fnds American High Income R4	fund	.72%	Goldman Sachs High Yield	fund	1.09%	Am Fnds High Income Trust R4	fund	.75%	Am Fnds American High Income Tr R3	fund	1.07%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	.87%		total	1.09%		total	.85%		total	1.26%
Balanced Funds	Traditional	Am Fnds American Balanced R4	fund	.62%	Oakmark Equity and Income	fund	.83%	Am Fnds American Balanced R4	fund	.65%	Van Kampen Equity & Income A	fund	.76%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	.77%		total	.83%		total	.75%		total	.95%
		-----			-----			Pax World Balanced	fund	.97%	-----		
			provider			total	1.07%		total	1.07%			
Core Stock Funds	S&P 500 Index	SSgA S&P 500 Index Series F	fund	.16%	SSgA S&P 500 Flagship	fund	.23%	Vanguard Institutional Index	fund	.05%	State Street Equity 500 Index Admin.	fund	.26%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	.31%		total	.23%		total	.15%		total	.45%
	Lg Cap Value	Oppenheimer Value A	fund	.89%	Hotchkis & Wiley Lg Cap Value	fund	1.23%	Pioneer Equity Income A	fund	1.03%	Principal Inv Lg Cap Value Select	fund	.82%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	1.04%		total	1.23%		total	1.13%		total	1.01%
	Lg Cap Blend	Davis NY Venture A	fund	.84%	Neuberger Berman Socially Responsive	fund	1.09%	Fidelity VIP Contrafund Initial Class	fund	.66%	Davis NY Venture A	fund	.85%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	.99%		total	1.09%		total	.76%		total	1.04%
		-----			Hartford Capital Appreciation HLS	fund	.67%	-----			-----		
			provider			total	.67%						
	Lg Cap Growth	Am Fnds Growth R3	fund	.93%	Am Fnds Growth Fund of America	fund	.66%	Am Fnds Growth Fund of America R4	fund	.68%	Am Fnds Growth Fund of America R3	fund	.93%
			provider	.15%		provider	0		provider	.10%		provider	.19%
			total	1.08%		total	.66%		total	.78%		total	1.12%



Asset Class	Subclass	Fund Name	Fees		Fund Name	Fees		Fund Name	Fees		Fund Name	Fees	
Aggressive Stock Funds	Mid Cap Value	Pioneer Mid Cap Value A	fund provider total	1.02% .15% 1.17%	Artisan Mid Cap Value	fund provider total	1.20% 0 1.20%	Lord Abbett Mid Cap Value A	fund provider total	1.03% .10% 1.13%	Goldman Sachs Mid Cap Value A	fund provider total	1.16% .19% 1.35%
	Mid Cap Blend	Dreyfus Mid Cap Index	fund provider total	.50% .15% .65%	RS Value	fund provider total	1.32% 0 1.32%	ING VP Index Plus MidCap Portfolio I	fund provider total	.49% .10% .59%	JP Morgan Mid Cap Equity Select	fund provider total	1.00% .19% 1.19%
		-----	SSgA S&P MidCap Index	fund provider total	.25% 0 .25%	Fidelity Mid Cap Growth T	fund provider total	1.28% .10% 1.38%	-----				
	Mid Cap Growth	Munder Mid Cap Core Growth	fund provider total	1.07% .15% 1.22%	Munder Mid Cap Core Growth	fund provider total	1.07% 0 1.07%	Wanger Select	fund provider total	.94% .10% 1.04%	Am Century Vista Adv	fund provider total	1.25% .19% 1.44%
	Sm Cap Value	Dreyfus Prem Sm Cap Value A	fund provider total	1.42% .15% 1.57%	Am Century Sm Cap Value	fund provider total	1.25% 0 1.25%	Ariel Fund	fund provider total	1.03% .10% 1.13%	Dreyfus Premier Sm Cap Value R	fund provider total	1.25% .19% 1.44%
	Sm Cap Blend	Dreyfus Sm Cap Stock Index	fund provider total	.50% .15% .65%	SSgA Russell 2000 Index	fund provider total	.26% 0 .26%	Lord Abbett Sm Cap Value A	fund provider total	1.23% .10% 1.33%	Oppenheimer Main St Sm Cap A	fund provider total	1.12% .19% 1.31%
		-----	Lord Abbett Sm Cap Blend	fund provider total	1.36% 0 1.36%	-----							
	Sm Cap Growth	Legg Mason Partners Sm Cap Growth I	fund provider total	1.13% .15% 1.28%	Baron Small Cap	fund provider total	1.31% 0 1.31%	UBS U.S. Sm Cap Growth A	fund provider total	1.28% .10% 1.38%	UBS U.S. Sm Cap Growth A	fund provider total	1.28% .19% 1.47%
International Funds	Global Stock (includes US)	Oppenheimer Global A	fund provider total	1.05% .15% 1.20%	Templeton Growth	fund provider total	1.01% 0 1.01%	Am Fnds New Perspective R4	fund provider total	.81% .10% .91%	Am Fnds Capital World G/I R3	fund provider total	1.09% .19% 1.28%
	Lg Stock Value	-----		AllianceBernstein Int'l Value	fund provider total	1.11% 0 1.11%	Dodge & Cox International (Feb 06)	fund provider total	.65% .10% .75%	-----			
	Lg Stock Blend	Am Fnds EuroPacific R4	fund provider total	.82% .15% .97%	SSgA EAFE Index	fund provider total	.35% 0 .35%	Am Fnds EuroPacific Growth R4	fund provider total	.87% .10% .97%	Am Fnds Euro Pacific Growth R3	fund provider total	1.11% .19% 1.30%
		-----	Bernstein Int'l Portfolio	fund provider total	1.20% 0 1.20%	-----							
Lg Stock Growth	Fidelity Adv Div Int'l A	fund provider total	1.21% .15% 1.36%	Hartford Int'l Capital Appreciation HLS	fund provider total	.88% 0 .88%							



Asset Class	Subclass	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees	Fund Name	Fees
Alternative	Lifestage Funds	Fidelity Advisor Freedom:	Add .15% to fund fee for total fee	SSgA Dow Jones Target	Fund fee is total fee	ING Solution Portfolios	Add .10% to fund fee for total fee	Principal Inv LifeTime Select	Add .19% to fund fee for total fee
		Income	fund .85%	Today	fund .80%	Income	fund .74%	Strategic Income	fund 1.06%
		2010	fund .96%	2015	fund .80%	2015	fund .78%	2010	fund 1.15%
		2020	fund 1.01%	2025	fund .80%	2025	fund .84%	2020	fund 1.20%
		2030	fund 1.05%	2035	fund .80%	2035	fund .93%	2030	fund 1.23%
		2040	fund 1.06%	2045	fund .80%	2045	fund .95%	2040	fund 1.25%
	Self-Directed Brokerage Accounts (SDBA)	Schwab PCRA \$50/year plus trade fee(s) 1,900± mutual funds offered Individual stocks & bonds No core account minimum requirement Initial & additional deposit minimums designated by fund(s) you choose		Schwab PCRA \$50/year plus trade fee(s) 1,500± mutual funds offered Individual stocks & bonds \$10,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000		Ameritrade \$50/year plus trade fee(s) 10,000± mutual funds offered/800+ no-load/no-trans fees funds Individual stocks & bonds \$10,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000		Schwab PCRA \$50/year plus trade fee(s) 2,400 no load, no transaction fee funds from 340 fund families and an additional 1,100 load funds at no load as part of the Institutional PCRA program Individual stocks & bonds \$10,000 min in total core plan balance Initial/additional deposits \$2,500/\$500+	
								2050	

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